

Panama Offshore Legal Services John Doe summons  
Declaration of Katy Fuentes

## **EXHIBIT 73d**



# Panama Wholesale Offshore Services

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## Offshore Personal Accounts

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### Set Up Fees:

For setting up Personal Bank Accounts with our primary correspondent banks in Panama, we charge a set up fee of US\$700.

For setting up Personal Bank Accounts with other banks in Panama, we charge a set up fee of US\$1000. If you know of a particular bank that you would like to set up an account at, you simply notify us and we can assist you in setting it up.

*\* Time frames for setting up accounts with banks other than our primary correspondent bank may take longer due to additional documentation that may be required.*

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### About Panama Banks:

Panamanian Banks are of the most stable banks in the world, being home to the second largest international banking center in the world next to Switzerland. Panama also has the best bank secrecy laws available in the world today.

There are approximately 150 international banks in Panama. We have relationships with a variety of international banks in Panama through which we open accounts for our clients. However, we mainly open accounts for our clients through our primary correspondent banks, with whom we have excellent working relationships.

All of our clients are handled by the Private Banking Departments of our primary correspondent banks. A bilingual, English and Spanish speaking Private Banking Official is assigned to each account, and our client is provided with that persons contact information for direct communication for executing banking transactions.

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#### **Interest Rates:**

The banks in Panama offer very attractive interest rates\*. Our primary correspondent banks offer up to 6.5% annual interest on USD savings accounts, and up to 8.5% annual interest on USD time deposits (Certificates of Deposit).

*\*Quoted rates on checking and savings accounts may; change without notice, vary depending on the LIBOR (London InterBank Offering Rate), be subject to minimum deposits and/or minimum balance requirements and/or certain terms for CD's.*

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#### **Online Banking:**

Internet access to your bank account is offered through our primary correspondent banks, as well as through most of the other banks in Panama. Panamanian banks use the most up to date online security technology so your banking information is 100% secure and confidential.

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#### **Credit Cards:**



Our primary correspondent banks offer secured credit cards (Visa or MasterCard). Our firm charges a processing fee of US\$100 for assisting in setting up of secured credit cards.

Secured credit cards require that the client place a security deposit in an amount equal to 150% of the credit limit chosen for their credit card. The security deposit is frozen in the corporate bank account (or CD/time deposit) until the card is closed, although the funds still earn interest while in the security deposit. As the credit card is used, the bank will automatically debit the entire monthly balance of the credit card charges from the remaining bank account balance at the end of the monthly credit card billing cycle.

Annual fees for credit cards start at US\$50 or more according to the type of credit card chosen. Silver, Gold, Platinum, and Airline miles credit cards are available for earning airline flight miles for credit card usage. American Express is also available through certain banks.

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#### **Debit Cards:**



Debit cards are offered for bank accounts through one of our correspondent banks in Panama. Debit cards have the "Clave" symbol on them, and can be used at any point of sale or ATM that accepts "Plus" or "Interlink" cards (accepted world-wide). The banks annual fees for debit cards are US\$15. There are no per transaction fees for ATM cash withdrawals, although there may be fees associated with point of sale transactions, depending on the merchant you purchase from.

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#### **Time Deposits:**

Most banks in Panama offer time deposits (certificates of deposits, or "CD's"), which are referred to as "Plazo Fijo", in Spanish. Each banks rates vary according to their banking regulations, business practices, etc. Under Panamanian law, the minimum amount for a time deposit at a Panamanian bank is US\$10,000. Some of our correspondent banks offer up to 8.5% annual interest on USD time deposits (Certificates of Deposit).

*\*Please note that for deposit amounts over US\$500,000.00, we are able to negotiate special deposit rates, depending on the amount and term. We generally charge a small one time commission (percentage fee) for negotiating special rates for our clients.*

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### **Savings Accounts:**

Through our primary correspondent bank, Savings Accounts are available. Interest rates vary depending on the deposited amount.

*\*Quoted rates on checking and savings accounts may; change without notice, vary depending on the LIBOR (London InterBank Offering Rate), be subject to minimum deposits and/or minimum balance requirements and/or certain terms for CD's.*

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### **Checking Accounts:**

Through our primary correspondent bank, there are two types of Checking Accounts available:

**A. International Checking:** This account is useful for those who need an offshore bank account with internationally accepted USD checking facilities. The checks from this account are accepted around the globe.

- Minimum Initial Deposit: US\$5000
- Interest Rate: no interest is paid on checking
- Minimum Balance Requirement: US\$5000
- Monthly fee if balance falls below US\$5000: US\$25
- Returned Check Fee: US\$40
- Bounced Check Fee: US\$50
- Account statements may be sent by email or post mail
- Checkbook with 50 checks: US\$5
- Certified International Bank Check: US\$10

**B. Local Checking:** This account is useful for those who need an account for making USD payments to any local person or business in Panama. However, the checks from this account are only valid for deposit or compensation locally within the Republic of Panama.

- Minimum Initial Deposit: US\$1000
- Interest Rate: No interest is paid on this account
- Minimum Balance Requirement: US\$1000
- Monthly fee if balance falls below US\$1000: US\$10
- Returned Check Fee: US\$35
- Account statements may be sent by email or post mail
- Checkbook with 50 checks: US\$5
- Certified Local Check Fee: US\$2
- Certified International Check: US\$5 to US\$25 depending on amount

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#### **Miscellaneous Fees (In US\$):**

- Certified Local Check Fee: \$2.00
- Certified International Check Fee: \$5.00 - \$25 (depends on amount)
- Wire Transfer In Fee: \$5.00 - \$50 (depends on amount)
- Wire Transfer Out Fees: \$30 - \$100 (depends on amount)

*\*Fees are subject to change without prior notice. We do not guarantee the accuracy of the above published fees.*

*\*\* Acceptable deposits are USD cash, USD Checks (personal or bank certified checks), or wire transfers. Unacceptable deposits are money orders, travelers checks, double endorsed checks, foreign items/thrift withdrawal orders, returned checks, and checks referring to more than one account number.*

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#### **Documentation Requirements: (Banker-Documents)**

For set up of **Personal Bank Accounts in Panama**, we require that the client provide us with the following documentation:

**A. Photocopy of passport for each signatory.** The photocopy of passport should be Notarized, and must include the photo of the person, the personal details (passport number, etc.), the signature, and the most recent entry/exit stamps (if any). The photocopy should be clear and legible.

**B. Two (2) Financial Reference Letters.** The financial reference letters can be from any banks, brokerage firms, or credit unions. The letter should be on the financial institutions letterhead, and should include the signature of an official, and the contact information (address, telephone, fax, email, etc.). There is no specific format that the reference letter must be written in.

[Example of Financial Reference Letter](#)

**C. Two (2) Professional or Commercial Reference Letters.** These reference letters can be from your attorneys, accountants, financial consultants, or any company(s) that you have a business relationship with. The letters should be on the professionals (or company's) letterhead and should include the signature of the professional (or company representative), plus their contact information (address, telephone, email, etc.). There is no specific format that the reference letters must be written in.

Example of Professional /Commercial Reference Letter

**D. Signed Account Applications.** You must sign the original bank account applications.

*\* Documentation requirements are subject to change without notice.*

*\*\* Banks other than our primary correspondent bank may require other documentation.*

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**Set Up Procedures:**

Below we have included bank account set up procedures for our primary correspondent bank (Please note that set up procedures may be different if dealing with other banks):

**A. Submit an Online Application** - Click on "Order Now", and complete an online application, then hit "submit".

**B. Submit Payment** - Payment can be made by Bank Wire Transfer, Western Union Money Transfer, E-Gold, USD Check, or USD International Money Order.

**C. Receive Documents** - Once we receive payment, we will forward you the account applications for your signature. You should sign the account applications where indicated, and forward them back to us along with the required documentation.

**D. Account is Set Up** - When we receive the signed applications, the account applications will be completed and forwarded to the bank. The account number will generally be provided within 7 to 10 business days from the date the documents are submitted to the bank.

**E. Begin Using Account** - Once we receive the account number, we will send you the complete account protocol for making deposits, executing wire transfers, contact information of the bank, etc.

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**Tel (Panama): ++ (507) 227-6645**

**Fax (Panama): ++(507) 227 7485**

**Toll Free Voicemail / Fax (USA): 1-800-716-3452**

**Note: If calling to Panama from the US or Canada, you must dial "011" prior to the country code (507).**

**Email: [info@p-wos.com](mailto:info@p-wos.com)**  
**Encrypted Email: [posinc@hushmail.com](mailto:posinc@hushmail.com)**

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